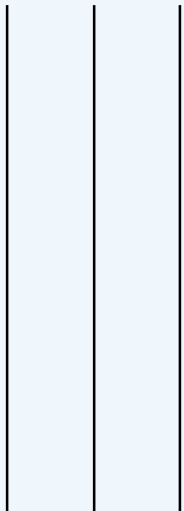


Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002



**DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT**

Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002
Telephone: (202) 442-7200
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**EMPLOYER -
ASSISTED
HOUSING
PROGRAM**



Government of the District of Columbia
Anthony A. Williams, Mayor

Where to Apply for MPHAP

Government of the District of Columbia employees interested in applying for EAHP should contact Housing Counseling Services, Inc., which is a community-based organization responsible for accepting EAHP applications and counseling applicants on the program.

Housing Counseling Service, Inc.
2430 Ontario Road, NW
Washington, D.C. 20009
(202) 667-7006

Program Description

The Employer Assisted Housing Program (EAHP) provides Government of the District of Columbia employees with an increased opportunity to become first-time homeowners in Washington, D.C. Through EAHP, the Department of Housing and Community Development (DHCD) provides eligible applicants with:

- matching down payment funds of up to \$1,500 (\$500 for each \$2,500 saved by an employee) and
- a deferred loan of up to \$10,000.

EAHP awards are provided to a limited number of eligible applicants each year, depending on funds allocated in the department's budget. Employees may buy a home with a minimum down payment of 5%, with 3% coming from personal funds and 2% provided by DHCD. Also, local lenders will finance their mortgage loans under the more lenient Fannie Mae and Freddie Mac guidelines.



Are You Eligible for a Loan?

To be eligible for EAHP assistance, an applicant must:

- Be a full-time Government of the District of Columbia employee in good standing for at least one year;
- Be a first-time homebuyer in the District of Columbia;
- Have an adequate income to afford a mortgage loan from a private lender; and
- Possess a good credit rating.

7 Easy Steps to Homeownership

Step 1 – Contact the Housing Counseling Services, Inc. a pre-application housing counseling session.

Step 2 – Gather the required documentation requested by your housing counselor and complete your EAHP application.

Step 3 – If your application is approved by the Greater Washington Urban League (GWUL), you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the qualifying price range for your new home.

Step 4 – Find a house, condominium, or cooperative apartment and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GWUL.

Step 5 – Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.

Step 6 – Complete the transfer of ownership from the current homeowner to you, which is known as settlement.

Step 7 – Move into your new home.



If your EAHP application is denied by GWUL, you should consider asking your housing counselor the following two questions:

1. Can I do anything to correct the factor(s) responsible for my denial?
2. Can you recommend a strategy to help me strengthen my application?